



# Holiday Cybercrime: The Gift that Keeps on Taking

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MADISON – Online holiday shopping continues to increase every year as consumers are attracted to 24-hour convenience and free shipping. And this year more than half of smartphone owners will be using those devices to compare prices, check store inventories and buy online, according to the National Retail Federation.

“Cybercriminals follow the money, and they can’t wait to take advantage of the increased online traffic at holiday time,” said Sandy Chalmers, Administrator of the Division of Trade and Consumer Protection. “Don’t give these crooks the gift of your bank account or credit card number.”

The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) provides the following tips to keep your online shopping experience a pleasant one:

- **Protect your smartphone and computer from malicious software.** Malware can spy on your internet surfing, steal your personal information and use your computer or phone to send spam. Beware downloading holiday-themed screensavers, ringtones and e-cards. Download apps only from official app stores. Install quality firewall, virus protection and spyware protection software on your computer, and keep it updated.
- **Guard your personal information.** Don’t fall for offers on social networks that promise a free iPad or airline tickets in exchange for personal information. Before entering personal information online, read the privacy policy and understand what the website operators will do with your information. Never email credit card numbers – email is not completely secure.
- **Use search engines to check for scams – and for coupons.** Key in a company or product name with words like “scam,” “review” and “complaint.” Read the reviews, but don’t put your trust in one review. When you’ve made your decision, search for the store with terms like “discount” or “free shipping.”
- **Compare costs.** Use a cost-comparison website to check prices, making sure you also check shipping, handling and return fees.
- **Pay by credit or charge card for extra protection.** The Fair Credit Billing Act gives consumers the right to dispute charges under certain circumstances and temporarily withhold payment while the credit card company investigates.
- **Read the fine print.** Before submitting your order, carefully check return policies, restocking fees and who is responsible for the return shipping costs. Know when the items should be delivered, and know whom to contact if they are not.
- **Keep a paper trail.** Print records of online transactions and copies of emails sent between you and the seller. Review credit card statements when you receive them to look for unauthorized charges.

To learn more or to file a complaint, contact the Bureau of Consumer Protection at the toll-free number at 1-800-422-7128 or email at [datcp hotline@wisconsin.gov](mailto:datcp hotline@wisconsin.gov).

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